an IC-card reader/writer for access said IC-card;

a cash depositing unit for depositing actual cash being inserted into said apparatus during the transaction and deriving total depositing amount of one transaction;

a display for guiding an operation of said monetary transaction;

an input device for manually inputting transaction data;

means for accessing a host computer having a personal account;

ciphering/deciphering means for ciphering and/or deciphering information between said IC-card via said IC-card reader/writer; and

monetary transaction control means for depositing said monetary amount to said personal account and said IC-card, in which a total amount being equal to said total depositing amount, of which said depositing unit derives,

wherein separation of said total amount into either multi-purse or personal account is guided by said display, input means receive each amount for purses and personal account and said monetary transaction control means doing according to said separation of input.

REMARKS

The Office Action dated February 25, 2002 has been received and carefully noted. The above amendments and the following remarks are submitted as a full and complete response thereto. By this Amendment, claims 13 and 14 have been further amended to more clearly set forth the claimed invention. Claims 20-29 are newly added. No new matter has been added. Accordingly, claims 13-29 are pending in this application and are submitted for consideration.

The Examiner stated that certain pages were missing from references submitted with the IDS filed May 16, 2001. Applicants have re-filed the IDS and the references, along with this amendment.

Claims 13-19 were rejected under 35 U.S.C. §112, second paragraph as being indefinite. By this amendment, claims 13 and 14 have been have been further amended to more clearly set forth the claimed invention, thereby obviating the rejection. Therefore, withdrawal of the rejection is respectfully requested.

Claims 13-19 were rejected under 35 U.S.C. §103 as being unpatentable over Read (EFTPOS: Electronic funds transfer at point of sale, Electronics and Communications Engineering Journal, November/December 1989) in view of Harrop (New electronics for payment: IEE REVIEW OCTOBER 1989, pp 339-342), Schuler et al. (WO 90/15382, "Schuler") and Powers (U.S. Patent No. 5,521,362). In making this rejection, the Office Action asserted that Read discloses all the elements of the claimed invention, except for disclosing a second terminal group that does not perform ciphering/deciphering, or an access control program or a transferring unit, as recited in claims 13 and 14. Harrop, Schuler and Powers were cited for teaching these limitations. However, Applicants respectfully submit that the present invention recites subject matter neither disclosed nor suggested by any combination of the prior art.

The present invention as recited in claim 13 includes an electronic purse system having a double-structured purse. The purse system includes an IC card, and a first terminal group which can transfer money to the IC card. The first terminal group includes a plurality of terminals. Each terminal in the first terminal group includes a first ciphering/deciphering unit which performs ciphering/deciphering of information relating

to money utilizing a code number. A second terminal group can transfer money to the IC card. The second terminal group also includes a plurality of terminals. Each terminal in the second terminal group does not perform ciphering/deciphering of the information relating to money. The IC card includes a first purse, a second purse, a second ciphering/deciphering unit for ciphering/deciphering of the information relating to money obtained from one of the terminals in the first terminal group utilizing the code number, and an access control program. The access control program includes a first purse access program including access steps for the first purse using the second ciphering/deciphering unit and access steps for the second purse without the second ciphering/deciphering unit during executing the first purse program. The access control program also includes a second purse access program to access the second purse without ciphering/ deciphering, and has a step of rejecting a command to access the first purse during executing the second purse access program. The access control program further includes a selection program which selects one of the first and second purse access programs according to information received at the time the IC card is coupled to one of the first and second terminal groups, so that the terminals of the second terminal group cannot access the first purse access program and the terminals of the first terminal group can access both the first and second purse access programs. A transferring unit is provided that transfers an amount of money requested from outside from the first purse to the second purse as electronic money. When making a payment from the first purse, the information relating to the money is transferred between the first purse of the IC card and the one terminal of the first terminal group after ciphering of the information in the first and second ciphering/deciphering units.

When making a payment from the second purse, the information relating to the money is transferred between the second purse of the IC card and the terminals of the second terminal group without ciphering of the information.

The present invention as recited in claim 14 includes an IC card applicable to an electronic purse system having a double-structured purse. The card includes a first purse for storing a first amount of money therein and a second purse for storing a second amount of money therein. A first ciphering/deciphering unit ciphers/deciphers information relating to money obtained from a first terminal group having a second ciphering/deciphering unit and utilizing a code number. An access control program includes a first purse access program including access steps for the first purse using the second ciphering/deciphering unit and access steps for the second purse, without the second ciphering/deciphering unit during executing the first purse program The access control program also includes second purse access program to access the second purse, without the ciphering/deciphering and having a step of rejecting a command to access the first purse during executing the second purse access program. The access control program further includes and a selection program that selects one of the first and second purse access programs according to information received at the time the IC card is coupled to one of the first and a second terminal groups, so that terminals of the second terminal group cannot access the first purse access program and terminals of the first terminal group can access both the first and second purse access programs. A transferring unit is provided that transfers an amount of money requested from outside from the first purse to the second purse as electronic money. When making a payment from the first purse, information relating to the money is transferred between the first

purse and the first terminal group after ciphering of the information in the first and second ciphering/deciphering units. When making a payment from the second purse, information relating to the money is transferred between the second purse and the second terminal group without ciphering of the information.

An advantage of the present invention is that a transferring unit is provided for transferring an amount of money requested from outside from the first purse to the second purse as electronic money. Since the first purse requires ciphering and deciphering and the second purse does not, access to the second purse is easier. Thus by providing a transferring unit for transferring an amount of money requested from outside from the first purse to the second purse as electronic money, a person could access money from the second purse easily. This may be helpful in the situation when you are lending someone such as a child the card and only want the child to have limited access to a certain amount of money. In this case, money can be transferred from the first purse to the second purse from the outside providing more flexibility in the usage of the invention.

Read discloses an electronic funds transfer at point of sale card having three levels of memory, a first secret memory, a second confidential memory and a third free memory (see page 267, left column of Read). The first secret memory is within the card and unalterable. The first secret memory is used to store the operating system, application program and other programs that are necessary to perform a transaction. The second confidential memory is unalterable and can be authorized to be read externally. The second confidential memory is used to store information such as manufacturing number, name of manufacturer, identification number or a PIN number,

which can be read by certain people, but cannot be updated. The third free memory may be read from and written into under control of an application program.

Harrop discloses a telephone that uses chip memory cards. When a chip memory card is placed in the telephone the amount of money on the card is instantly available for use. No authorization is required.

Schuler discloses a microcomputer debit card having two accounts. A first protected account has restricted access and a second account has less restricted access.

The Office Action took the position that it is well known in the art to use prepayment cards that do not perform ciphering/deciphering. Therefore, combining this teaching with Read would facilitate the use of the smart card by eliminating the ciphering/deciphering step for high security transactions. The Office Action further asserted that the system of Read, as modified by Harrop would inherently perform ciphering/deciphering for one group of transactions, as opposed to another group or transactions. The Office Action also took the position that it would have been obvious to modify Read, by the access control program of Schuler to facilitate the use of the smart card to minimize the loss of funds when the card is lost. The Office Action still further asserted that it would have been obvious to modify Read by utilizing the transferring unit of Powers to provide enhanced security features.

Firstly, Applicants respectfully submit that the combination of Read and Harrop fails to disclose or suggest an IC card including a first purse, a second purse, or an access control program that includes a first purse access program, including access steps for the first purse using the second ciphering/deciphering unit and access steps

for the second purse without the second ciphering/deciphering unit during executing the first purse program. This claimed configuration provides the present invention the benefit of the two purses being at different security levels.

Secondly, as taught by MPEP § 2112, the fact that a certain result or characteristic may occur or be present in the prior art is not sufficient to establish the inherency of the result or characteristic. Therefore, in relying upon the theory of inherency, the Office Action must provide a basis in fact and/or technical reasoning to reasonably support the determination that the alleged inherent characteristic necessarily flows from the teaching of the prior art. The Office Action has failed to provide objective evidence or cogent technical reasoning to support this conclusion.

Thirdly, although Powers discloses a double purse structure, it is possible in Powers to withdraw money from only one purse. On the other hand, according to the purse of the present invention, it is possible to withdraw money from both the purses.

Lastly, with respect to the assertion certain limitation in claim 14 recite intended use and do not differentiate the claimed apparatus from the prior art, Applicants respectfully disagree because Read, Harrop, Schuler and Power, either taken either alone or in combination fail to disclose, teach or suggest the claimed invention.

Therefore, Read, Harrop, Schuler and Power, either taken either alone or in combination fail to disclose, teach or suggest an IC card including a first purse, a second purse, or an access control program that includes a first purse access program, including access steps for the first purse using the second ciphering/deciphering unit and access steps for the second purse without the second ciphering/deciphering unit during executing the first purse program, as recited in claims 13 and 14.

Therefore, it is respectfully submitted that the Applicants' invention, as set forth in claims 13 and 14, is not obvious within the meaning of 35 U.S.C. § 103.

With respect to claims 15-19, these claims are ultimately dependent on claim 14. It is therefore submitted that these claims are patentable over the cited references for at least the same reasons discussed above with respect to claim 14.

Newly Added Claims

With respect to newly added claim 20, Read, Harrop, Schuler and Power, either taken either alone or in combination fail to disclose, teach or suggest having separate machines for transaction machines dedicated for transaction with the first and second purse, respectively. Regarding claim 21, Read, Harrop, Schuler and Power, either taken either alone or in combination fail to disclose, teach or suggest switching the purses based on information from the connecting terminals. Regarding claim 24, Read, Harrop, Schuler and Power, either taken either alone or in combination fail to disclose, teach or suggest disclose a first purse access program accessing the second purse based on the situation during the monetary transaction. With respect to claim 25, Read, Harrop, Schuler and Power, either taken either alone or in combination fail to disclose, teach or suggest matching identification information, and rejecting the access when the identification information does not match. Regarding claim 26, Read, Harrop, Schuler and Power, either taken either alone or in combination fail to disclose, teach or suggest discriminating the machines. Regarding claim 29, Read, Harrop, Schuler and Power, either taken either alone or in combination fail to disclose, teach or suggest an apparatus that makes it possible to dispense actual cash and transfer money to the first

and the second purses. Therefore, it is respectfully submitted that newly added claims 20-29 are patentable of the applied references.

In light of the foregoing, withdrawal of the rejection of claims 13-19 as being unpatentable over Read in view of Harrop, Schuler and Power is respectfully requested.

It is respectfully submitted that the application is now in condition for allowance. If it is believed that the application is not in condition for allowance, the Examiner is respectfully requested to contact the undersigned attorney if it is believed that such contact will expedite the prosecution of the application.

In the event this paper is not timely filed, applicants petition for an appropriate extension of time. Please charge any fee deficiencies or credit any overpayments to Deposit Account No. 01-2300, **referencing docket number 108287-08002**.

Respectfully submitted,

Lynne D. Anderson

Lynne D. Anderson
Attorney for Applicants
Reg. No. 46,412

ARENT FOX KINTNER PLOTKIN & KAHN, PLLC
1050 Connecticut Avenue, NW
Suite 400
Washington, D.C. 20036-5339
Tel: (202) 857-6000
Fax: (202) 638-4810
CMM:LDA/elz

Enclosures: Marked-Up Version of Claims
Marked-Up Version of Specification
Petition for Extension of Time
Extra Claims Fee Transmittal
Associate Power of Attorney
CHECK # 343559

MARKED-UP COPY OF PARAGRAPHS IN SPECIFICATION

Please replace the paragraph on page 40, lines 9-18 with the following:

When the processing shifts to step [S1504] S1106, because the amount obtained by adding the balance in the second purse to that in the first purse reaches the demanded amount of money for payment, the processing as payable one is continued. For this reason, the processing returns to step S1107, and the same processing is executed. However, as the balance in the second purse area 106B is used because this additional transaction is included therein, the amount of money stored in the second purse area 106B is cleared to zero in step S1116 only in a case where this additional transaction is included.

MARKED-UP COPY OF CLAIMS

Please amend claims 13 and 14 as follows.

13. (Three Times Amended) An electronic purse system having a double-structured purse comprising:

an IC card;

a first terminal group which can transfer money to said IC card, said first terminal group including a plurality of terminals, wherein each terminal in said first terminal group includes a first ciphering/deciphering unit which performs ciphering/deciphering of information relating to money utilizing a code number;

a second terminal group which can transfer money to said IC card, said second terminal group including a plurality of terminals, wherein each terminal in said second terminal group does not perform ciphering/deciphering of the information relating to money; and

said IC card, including

a) a first purse,

b) a second purse,

c) a second ciphering/deciphering unit for ciphering/deciphering of the information relating to money obtained from one of the terminals in said first terminal group utilizing the code number, and

d) an access control program including:

[a first purse access program to access said first purse using said second ciphering/deciphering unit during a communication for a transaction with said first terminal group,

a second purse access program to access said second purse without the ciphering and/or deciphering,]

a first purse access program including access steps for said first purse using said second ciphering/deciphering unit and access steps for said second purse without said second ciphering/deciphering unit during executing said first purse program,

a second purse access program to access said second purse without said ciphering/deciphering and having a step of rejecting a command to access said first purse during executing said second purse access program, and

a selection program which selects one of said first and second purse access programs according to information received at the time said IC card is coupled to one of said first and second terminal groups, so that said terminals of said second terminal group cannot access said first purse access program and said terminals of said first terminal group can access both said first and second purse access programs,

[a transferring unit for transferring an amount of money requested from outside from said first purse to said second purse as electronic money,]

a transferring program activated during said first purse access program execution for transferring an amount of money requested from outside of said IC-card from said first purse to said second purse as electronic money,

wherein, when making a payment from said first purse, the information relating to the money is transferred between said first purse of said IC card and said one terminal of said first terminal group after ciphering of the information in the first and second ciphering/deciphering units, and

wherein, when making a payment from the second purse, the information relating to the money is transferred between said second purse of said IC card and said terminals of said second terminal group without ciphering of the information.

14. (Three Times Amended) An IC card applicable to an electronic purse system having a double-structured purse comprising:

a first purse for storing a first amount of money therein;

a second purse for storing a second amount of money therein;

a first ciphering/deciphering unit for ciphering/deciphering of information relating to money obtained from a first terminal group having a second ciphering/deciphering unit and utilizing a code number, and

an access control program including:

[a first purse access program to access said first purse using said first ciphering/deciphering unit during a communication for a transaction with said first terminal group,

a second purse access program to access said second purse without the ciphering and/or deciphering,]

a first purse access program including access steps for said first purse using said second ciphering/deciphering unit and access steps for said second purse without said second ciphering/deciphering unit during executing said first purse program,

a second purse access program to access said second purse without said ciphering and/or deciphering and having a step of rejecting a command to access said first purse during executing said second purse access program, and

a selection program which selects one of said first and second purse access programs according to information received at the time said IC card is coupled to one of said first and a second terminal groups, so that terminals of said second terminal group cannot access said first purse access program and terminals of said first terminal group can access both said first and second purse access programs,

[a transferring unit for transferring an amount of money requested from outside from said first purse to said second purse as electronic money,]

a transferring program activated during said first purse access program execution for transferring an amount of money requested from outside of said IC-card from said first purse to said second purse as electronic money,

wherein, when making a payment from said first purse, information relating to the money is transferred between said first purse and said first terminal group after ciphering of the information in said first and second ciphering/deciphering units, and

wherein, when making a payment from said second purse, information relating to the money is transferred between said second purse and said second terminal group without ciphering of the information.

35/F

MARKED-UP COPY OF CLAIMS

13. (Four Times Amended) An electronic purse system having a double-structured purse comprising:

an IC card;

a first terminal group which can transfer money to said IC card, said first terminal group including a plurality of terminals, wherein each terminal in said first terminal group includes a first ciphering/deciphering unit which performs ciphering/deciphering of information relating to money utilizing a code number;

a second terminal group which can transfer money to said IC card, said second terminal group including a plurality of terminals, wherein each terminal in said second terminal group does not perform ciphering/deciphering of the information relating to money; and

said IC card, including

a) a first purse,

b) a second purse,

c) a second ciphering/deciphering unit for ciphering/deciphering of the information relating to money obtained from one of the terminals in said first terminal group utilizing the code number, and

d) an access control program including:

a first purse access program including access steps for said first purse using said second ciphering/deciphering unit and access steps for said second purse without said second ciphering/deciphering unit during executing said first purse program,

a second purse access program to access said second purse without said ciphering/deciphering and having a step of rejecting a command to access said first purse during executing said second purse access program, and

a selection program which selects one of said first and second purse access programs according to information received at the time said IC card is coupled to one of said first and second terminal groups, so that said terminals of said second terminal group cannot access said first purse access program and said terminals of said first terminal group can access both said first and second purse access programs,

a transferring program activated during said first purse access program execution for transferring an amount of money requested from outside of said IC-card from said first purse to said second purse as electronic money,

wherein, when making a payment from said first purse, the information relating to the money is transferred between said first purse of said IC card and said one terminal of said first terminal group after ciphering of the information in the first and second ciphering/deciphering units, [and]

wherein, when making a payment from the second purse, the information relating to the money is transferred between said second purse of said IC card and said terminals of said second terminal group without ciphering of the information; and

wherein the IC card determines from area ID information transmitted from said first terminal group whether an access demanded is to said first purse or said second purse, and based on a result of the determination, decides whether to decipher the area ID information.

14. (Four Times Amended) An IC card applicable to an electronic purse system having a double-structured purse comprising:

a first purse for storing a first amount of money therein;

a second purse for storing a second amount of money therein;

a first ciphering/deciphering unit for ciphering/deciphering of information relating to money obtained from a first terminal group having a second ciphering/deciphering unit and utilizing a code number, and

an access control program including:

a first purse access program including access steps for said first purse using said second ciphering/deciphering unit and access steps for said second purse without said second ciphering/deciphering unit during executing said first purse program,

a second purse access program to access said second purse without said ciphering/deciphering and having a step of rejecting a command to access said first purse during executing said second purse access program, and

a selection program which selects one of said first and second purse access programs according to information received at the time said IC card is coupled to one of said first and a second terminal groups, so that terminals of said second terminal group cannot access said first purse access program and terminals of said first terminal group can access both said first and second purse access programs,

a transferring program activated during said first purse access program execution for transferring an amount of money requested from outside of said IC-card from said first purse to said second purse as electronic money,

wherein, when making a payment from said first purse, information relating to the money is transferred between said first purse and said first terminal group after ciphering of the information in said first and second ciphering/deciphering units, [and]

wherein, when making a payment from said second purse, information relating to the money is transferred between said second purse and said second terminal group without ciphering of the information; and

wherein the IC card determines from area ID information transmitted from said first terminal group whether an access demanded is to said first purse or said second purse, and based on a result of the determination, decides whether to decipher the area ID information.

20. (Amended) An electric purse system having a double structured purse using an IC card comprising:

a first device or machine belonging to a first group of which the device or machine transfers money between the IC card and performs ciphering/deciphering of information relating to money utilizing a code number;

a second device or machine belonging to a second group of which the device or machine transfers money between the IC card and performs the transfer without ciphering/deciphering of information relating to money, utilizing a code number;

an integrated computer;

connecting terminals commonly used to couple said integrated computer to one device or machine of said first group or said second group, for a money transaction; and

a memory including:

a) a first purse being accessible by said integrated computer,

b) a second purse being accessible by said integrated computer,

c) a ciphering/deciphering program for ciphering/deciphering using code numbers relating to said code number and for ciphering/deciphering the information relating to money,

d) an access control program executed by said integrated computer, the access control program including:

a first purse access program to access said first purse using said ciphering/deciphering program during the communication of said transaction;

a second purse access program to access said second purse without said ciphering/deciphering; and

selecting steps program for selecting and starting one of said first purse access program and second purse access program, the selecting steps program having:

identifying steps for identifying one of said first group or second group by information received from said connecting terminal and said identifying steps provided before starting of said first purse access program;

starting said first purse access program when said early communication information is identified as in the first group; and

starting of second purse access program when said early communication information is identified as in said second group;

wherein the IC card determines from area ID information transmitted from said first terminal group whether an access demanded is to said first purse or said second

purse, and based on a result of the determination, decides whether to decipher the area ID information.

21. (Amended) An IC-card applicable to an electric purse system having a first device or machine belonging to a first group of, which the device or machine transfers money between the IC card and performs ciphering/deciphering of information relating to money utilizing a code number, and a second device or machine belonging to a second group, of which device or machine transfers money between the IC card and performs the transfer without ciphering/deciphering of information relating to money, utilizing a code number, comprising:

an integrated computer;

connecting terminals commonly used to couple said integrated computer to one of device or machine of said first group or said second group, for a money transaction; and

a memory storing,

a) a first purse being accessible by said integrated computer;

b) a second purse being accessible by said integrated computer;

c) a ciphering/deciphering program for ciphering/deciphering using code numbers relating to said code number and for ciphering/deciphering the information relating to money;

d) an access control program executed by said integrated computer, the access control program including:

a first purse access program to access said first purse using said second ciphering/deciphering program during the communication of said transaction;

a second purse access program to access said second purse without said ciphering/deciphering; and

selecting steps program for selecting and starting one of said first purse access program and second purse access program, the selecting steps program having the steps for:

identifying a group by early communication information from said connecting terminal of which early communication information identify one group of said first group and second group;

starting of said first purse access program when said early communication information is identified as in the first group; and

starting of second purse access program when said early communication information is identified as in said second group;

wherein the IC card determines from area ID information transmitted from said first terminal group whether an access demanded is to said first purse or said second purse, and based on a result of the determination, decides whether to decipher the area ID information.

24. (Amended) An IC-card applicable to an electric purse system for taking a monetary transaction between a machine comprising:

an integrated computer;

connecting terminal for receiving and outputting monetary information from and to said machine and said integrated computer; and

a memory storing:

a) a first purse storing monetary information being accessible by said integrated computer;

b) a second purse storing monetary information being accessible by said integrated computer;

c) a ciphering/deciphering program for ciphering/deciphering using related code number relating to said code number and for ciphering/deciphering the monetary information;

d) an access control program executed by said integrated computer, the access control program including:

a first purse access program to access said first purse using said ciphering/deciphering program during the communication of said transaction and to access said second purse, and said first purse access program to access said second purse by a situation during the monetary transaction of said first purse access program;

a second purse access program to access only said second purse without said ciphering/deciphering during a period of said second purse access program; and

selecting steps program for selecting and starting one of said first purse access program and second purse access program and having the steps of:

identifying one of a first group and a second group by communication information from said connecting terminal before said monetary transaction;

starting said first purse access program when said communication information is identified as in the first group; and

starting second purse access program when said communication information is identified as in said second group;

wherein the IC card determines from area ID information transmitted from said first terminal group whether an access demanded is to said first purse or said second purse, and based on a result of the determination, decides whether to decipher the area ID information.

25. (Amended) An IC-card applicable to an electric purse system for taking a monetary transaction between a transaction machine comprising:

an integrated computer;

connecting terminals for receiving and outputting monetary information from and to said transaction machine and said integrated computer; and

a memory storing,

a) a first purse storing monetary information being accessible by said integrated computer;

b) a first directory storing access rights in correlation with an identification of which machine is being allowed to access said first purse;

c) a second purse storing monetary information being accessible by said integrated computer; and

d) a ciphering/deciphering program for ciphering/deciphering using code numbers relating to said code number and for ciphering/deciphering the information of money;

e) an access control program executed by said integrated computer, the access control program including:

a first purse access program for access of said first purse and second purse using said ciphering/deciphering program during said transaction to access said first purse;

a second purse access program to access to said second purse without said ciphering/deciphering during a period of said second purse access program; and

selecting steps program for selecting and starting one of said first purse access program and second purse access program, the selecting program having the steps of:

identifying one of a first group and a second group by communication information from said connecting terminal before said monetary transaction;

starting of second purse access program when said communication information is identified as in said second group;

comparing and invalidating after said step of identifying, for comparing received identification received via said connecting terminal to said identification store into said first directory, and for invalidating of an access by said transaction machine where said received identification; and

starting of said first purse access program when said received identification is identified as one of allowed machines by said comparing step;

wherein the IC card determines from area ID information transmitted from said first terminal group whether an access demanded is to said first purse or said second

purse, and based on a result of the determination, decides whether to decipher the area ID information.

26. (Amended) An IC-card applicable to an electric purse system for taking a monetary transaction between a transaction machine comprising:

means for discrimination of said transaction machine into a first type of machine or a second type of machine, wherein said first type of machine is allowed only to perform a payment transaction and said second type of machine is allowed at least to perform a payment transaction and a deposition transaction;

means for double purse having first purse and second purse for storing electric money amount;

means for ciphering/deciphering information of the electric money when said first purse is used in said monetary transaction;

means for executing said payment transaction using said first purse and for rejecting an access to said first purse where said discrimination means discriminates said machine as in said first type; and

means for executing said payment transaction and said deposition transaction using either the first purse using ciphering/deciphering means and second purse where said discriminating means discriminates said machine as in said second type;

wherein the IC card determines from area ID information transmitted from said first terminal group whether an access demanded is to said first purse or said second purse, and based on a result of the determination, decides whether to decipher the area ID information.

27. (Amended) A transaction apparatus executing monetary transactions in an electric purse system using IC-card storing monetary information therein, comprising,

an IC-card reader/writer for accessing said IC-card;

a cash counter for dispensing actual cash according to the monetary transaction;

a display for guiding an operation of said monetary transaction;

an input device for manually inputting monetary transaction data desired by operator;

means for accessing a host computer having operator's personal account;

ciphering/deciphering means for ciphering and/or deciphering information between said IC-card via said IC-card reader/writer; and

monetary transaction control means for both dispensing said actual cash by said cash counter and loading electronic cash into said IC-card using said ciphering/deciphering means by an access to said operator's personal account of said host computer as a transaction;

wherein the IC card determines from area ID information transmitted from said first terminal group whether an access demanded is to said first purse or said second purse, and based on a result of the determination, decides whether to decipher the area ID information.

29. (Amended) A transaction apparatus executing monetary transaction in electric multi- purse system using an IC-card storing a plurality of monetary information as a multi-purse therein, comprising:

an IC-card reader/writer for access said IC-card;

a cash depositing unit for depositing actual cash being inserted into said apparatus during the transaction and deriving total depositing amount of one transaction;

a display for guiding an operation of said monetary transaction;

an input device for manually inputting transaction data;

means for accessing a host computer having a personal account;

ciphering/deciphering means for ciphering and/or deciphering information between said IC-card via said IC-card reader/writer; and

monetary transaction control means for depositing said monetary amount to said personal account and said IC-card, in which a total amount being equal to said total depositing amount, of which said depositing unit derives,

wherein separation of said total amount into either multi-purse or personal account is guided by said display, input means receive each amount for purses and personal account and said monetary transaction control means doing according to said separation of input; and

wherein the IC card determines from area ID information transmitted from said first terminal group whether an access demanded is to said first purse or said second purse, and based on a result of the determination, decides whether to decipher the area ID information.